B1 (Official F@aste (09845696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main United States Bankruptum Centre Page 1 of 40 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mondus, Jr., Gary, V. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 1130 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): **428 Holly Drive** Streamwood, IL ZIP CODE ZIP CODE 60107 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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|--|--|--|------------------------|--|--|
| Voluntary Peti (This page must | tion Document be completed and filed in every case) | Name General Strategy of Server V. Mondus, Jr. | | | |
| | All Prior Bankruptcy Cases Filed Within La | st 8 Years (If more than two, attach additional sheet.) | | | |
| Location Where Filed: | NONE | Case Number: | Date Filed: | | |
| Location Where Filed: | | Case Number: | Date Filed: | | |
| | Pending Bankruptcy Case Filed by any Spouse, Partner o | r Affiliate of this Debtor (If more than one, attach ac | lditional sheet) | | |
| Name of Debtor: NONE | | Case Number: | Date Filed: | | |
| District: | | Relationship: | Judge: | | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X 12/1/2009 | | | | | |
| | | Signature of Attorney for Debtor(s) Gregory J. Martucci | Date 6185842 | | |
| | n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition. | hibit C threat of imminent and identifiable harm to public heal | th or safety? | | |
| | Exh | aibit D | | | |
| (To be completed by | | | | | |
| | y every individual debtor. If a joint petition is filed, each spouse must | t complete and attach a separate Exhibit D.) | | | |
| Exhibit D | completed and signed by the debtor is attached and made a part of the | his petition. | | | |
| If this is a joint petit | tion: | | | | |
| Exhibit D | also completed and signed by the joint debtor is attached and made | a part of this petition. | | | |
| | | ding the Debtor - Venue applicable box) | | | |
| ⊻ i | | | | | |
| | There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. | | | | |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | | | |
| | | des as a Tenant of Residential Property oplicable boxes.) | | | |
| | Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). | | | | |
| | | (Name of landlord that obtained judgment) | | | |
| | | (Address of landlord) | | | |
| | Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession | | ed to cure the | | |
| Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | | | | |
| | Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)). | | | | |

| B 1 (Official F@அத் (0/9 \$45696 Doc 1 Filed 12/02/09 | Entered 12/02/09 11:06:01 Desc Mark B1, Page 3 | | |
|---|--|--|--|
| Voluntary Petition Document | Nanage 3 of 40 | | |
| (This page must be completed and filed in every case) | Gary V. Mondus, Jr. | | |
| Sign | atures | | |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative | | |
| I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X s/ Gary V. Mondus, Jr. Signature of Debtor Gary V. Mondus, Jr. | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Not Applicable (Signature of Foreign Representative) | | |
| X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney) 12/1/2009 Date | (Printed Name of Foreign Representative) Date | | |
| Signature of Attorney | Signature of Non-Attorney Petition Preparer | | |
| Signature of Attorney for Debtor(s) Gregory J. Martucci Bar No. 6185842 Printed Name of Attorney for Debtor(s) / Bar No. Law Office of Gregory J. Martucci, P.C. Firm Name 203 E. Irving Park Road Roselle, IL 60172 | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. | | |
| Address | Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer | | |
| (630) 980-8333 (630) 980-8404 Telephone Number 12/1/2009 Date | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | | |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. | Address | | |
| Signature of Debtor (Corporation/Partnership) | X Not Applicable | | |
| I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual | Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. | | |
| Date | | | |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 4 of 40

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|----------|------------|
| | Debtor | | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. |
|--|
| 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. |
| ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] |
| |

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Page 5 of 40 Document B 1D (Official Form 1, Exh. D) (12/09) - Cont. ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: s/ Gary V. Mondus, Jr. Gary V. Mondus, Jr. Date: 12/1/2009

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Page 6 of 40 Document B6A (Official Form 6A) (12/07)

| In re: | Gary V. Mondus, Jr. | Case No. | |
|--------|---------------------|----------|------------|
| | Debtor | | (If known) |

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|--------------------------------------|--|-------------------------------|
| | Total | > | 0.00 | |

(Report also on Summary of Schedules.)

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 7 of 40

B6B (Official Form 6B) (12/07)

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|----------|------------|
| | Debtor | | (If known) |

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|--|--------------------------------------|--|
| 1. Cash on hand | | Cash | | 30.00 |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking Account TCF Bank Streamwood, IL | | 800.00 |
| Security deposits with public utilities, telephone companies, landlords, and others. | х | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | Used Furniture | | 200.00 |
| Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | CDs + DVDs | | 25.00 |
| 6. Wearing apparel. | | Used Clothing | | 100.00 |
| 7. Furs and jewelry. | Х | | | |
| Firearms and sports, photographic, and other hobby equipment. | Х | | | |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | Х | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | х | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | Х | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | х | | | |
| 16. Accounts receivable. | Х | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | х | | | |
| | Х | | 1 | |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 8 of 40

B6B (Official Form 6B) (12/07) -- Cont.

| n re | Gary V. Mondus, Jr. | Case No. | |
|------|---------------------|----------|------------|
| | Debtor | | (If known) |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|---|--------------------------------------|---|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1996 Plymouth Grand Voyager | | 1,000.00 |
| 26. Boats, motors, and accessories. | Х | | | |
| 27. Aircraft and accessories. | Х | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment and supplies used in business. | X | | | |
| 30. Inventory. | Х | | | |
| 31. Animals. | Х | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | Χ | | | |
| 34. Farm supplies, chemicals, and feed. | Х | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| | _ | 1 continuation sheets attached Tota | al > | \$ 2,155.00 |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 9 of 40

B6C (Official Form 6C) (12/07)

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|----------|------------|
| | Debtor | , | (If known) |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds |
|---|---|
| (Check one box) | \$136,875 |

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|--|--|----------------------------------|--|
| 1996 Plymouth Grand Voyager | 735 ILCS 5/12-1001(c) | 1,000.00 | 1,000.00 |
| Cash | 735 ILCS 5/12-1001(b) | 30.00 | 30.00 |
| CDs + DVDs | 735 ILCS 5/12-1001(b) | 25.00 | 25.00 |
| Checking Account TCF Bank Streamwood, IL | 735 ILCS 5/12-1001(b) | 800.00 | 800.00 |
| Used Clothing | 735 ILCS 5/12-1001(a),(e) | 100.00 | 100.00 |
| Used Furniture | 735 ILCS 5/12-1001(b) | 200.00 | 200.00 |

Entered 12/02/09 11:06:01 Desc Main Case 09-45696 Doc 1 Filed 12/02/09 Page 10 of 40 Document

B6D (Official Form 6D) (12/07)

| In re | Gary V. Mondus, Jr. | , | Case No. | |
|-------|---------------------|-------|----------|------------|
| | | ebtor | | (If known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|----------|--------------------------------------|--|------------|--------------|----------|---|---------------------------------|
| ACCOUNT NO. Heron Harbor Association P.O. Box 510 Antioch, IL 60062 | х | J | Statutory Lien Association Dues 1378 Heron Drive, Antioch, IL 60002 VALUE \$0.00 | | | | 0.00 | 0.00 |
| ACCOUNT NO. Lake County Assessor 18 N. County St., 7th Fl. Waukegan, IL 60085 | х | J | Security Agreement 2008 Taxes 1378 Heron Drive Antioch, IL 60002 VALUE \$0.00 | | | | 0.00 | 0.00 |
| ACCOUNT NO. XXXX-7503-XXXX Wells Fargo Home Mortgage P.O. Box 6429 Carol Stream, IL 60197-6429 | х | J | Mortgage 1378 Heron Drive Antioch, IL 60002 VALUE \$288,500.00 | | | | 214,716.00 | 0.00 |
| ACCOUNT NO. XXXX-7827-XXXX Wells Fargo Home Mortgage P.O. Box 6429 Carol Stream, IL 60197-6429 | х | J | Second Lien on Residence 1378 Heron Drive Antioch, IL 60002 VALUE \$288,500.00 | | | | 53,246.00 | 0.00 |

continuation sheets attached

0

Subtotal > (Total of this page)

Total > (Use only on last page)

| \$ 267,962.00 | \$ 0.00 |
|------------------|------------|
| \$ 267,962.00 | \$ 0.00 |

Summary of Certain Liabilities and Related Data.)

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 11 of 40

B6E (Official Form 6E) (12/07)

adjustment.

In re Gary V. Mondus, Jr. Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
|------|--|
| TYI | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) |
| V | Domestic Support Obligations |
| | Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1). |
| | Extensions of credit in an involuntary case |
| арр | Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| | Wages, salaries, and commissions |
| | Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| | Contributions to employee benefit plans |
| ces | Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| | Certain farmers and fishermen |
| | Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| | Deposits by individuals |
| that | Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| | Taxes and Certain Other Debts Owed to Governmental Units |
| | Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| | Commitments to Maintain the Capital of an Insured Depository Institution |
| | Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9). |
| | Claims for Death or Personal Injury While Debtor Was Intoxicated |
| ano | Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10). |
| | * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of |

1 continuation sheets attached

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 12 of 40

B6E (Official Form 6E) (12/07) - Cont.

| In re | Gary V. Mondus, Jr. | | Case No. | |
|-------|----------------------|--------|----------------|------------|
| | Odry V. Moridus, or. | Debtor | - , | (If known) |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Domestic Support Obligations

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|----------|--------------------------------------|--|------------|--------------|----------|--------------------|-----------------------------------|---|
| ACCOUNT NO. | | | | | | | 0.00 | 0.00 | \$0.00 |
| DCSE/MRU P.O. Box 19405 Springfiled, IL 62794-9405 | | | Child Support Payments | | | | | | |
| ACCOUNT NO. | | | 017110 | | | | 0.00 | 0.00 | \$0.00 |
| Division of Child Support Enforcement Illinois Department of Public Aid 509 S. 6th Street, 6th Floor Springfield, IL 62701 | | | Child Support Payments | | | | | | |
| ACCOUNT NO. | | | Child Support Paymonts | | | | 907.38 | 907.38 | \$0.00 |
| Kristin Mondus 1378 Heron Drive Antioch, IL 60002 | | | Child Support Payments | | | | | | |

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

| \$ 907.38 | \$ 907.38 | \$ 0.00 |
|--------------|--------------|------------|
| \$ 907.38 | | |
| | \$ 907.38 | \$ 0.00 |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 13 of 40

B6F (Official Form 6F) (12/07)

| In re | Gary V. Mondus, Jr. | | Case No. | |
|-------|---------------------|--------|------------|--|
| | | Dobtor | (If known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CONTINGENT | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|------------|------------|--------------|----------|--------------------|
| | | | | 13,435.75 |
| | | | | |
| | | | | 3,706.86 |
| | | | | |
| | | | | 2,888.00 |
| | | | | |
| | | | | 0.00 |
| | | | | |
| | | | | 0.00 |
| | | | | |
| | | | | |

¹ Continuation sheets attached

Subtotal > \$ 20,030.61

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 14 of 40

B6F (Official Form 6F) (12/07) - Cont.

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|------------|--|
| | Debtor | (If known) | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| | | | (Continuation Sheet) | | | | |
|---|----------|--------------------------------------|--|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | | | | | 0.00 |
| Financial Asset Management Services P.O. Box 451409 Atlanta, GA 31145 | | | Collector for Chase | | | | |
| ACCOUNT NO. 07 D 2032 | | | | | | | 3,698.50 |
| Law Office of Julia K. Carpenter, P.C. 415 Washington St., Ste. 203 Waukegan, IL 60085 | | Legal Fees | | | | | |
| ACCOUNT NO. | | | | | | | 0.00 |
| NASF 165 Lawrence Bell Dr., Ste. 100 P.O. Box 9027 Williamsville, NY 14231 | | | Collector for Chase | | | | |

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,698.50

Total > \$ 23,729.11

| | Case 09-45696 | Doc 1 | | | 11:06:01 | Desc Main |
|--------|--------------------------|-------|----------|---------------|----------|-----------|
| B6G (O | fficial Form 6G) (12/07) | | Document | Page 15 of 40 | | |
| In re: | Gary V. Mondus, Jr. | | | , Case No. | | |
| | | | Debtor | | (If knd | own) |

| Ç | 30 | 1: | 4 F | = [| 1 | П | F | G | _ | FY | (F | CU | T | NR | Υ | C | 10 | TL | RΔ | CT | 2 | AND |) [| IN | IF) | XP | IR | FD |) I | FΔ | 2 | F | 5 |
|---|----|----|-----|-----|---|---|---|---|---|----|-------------|----|-------|-----------|---|---|-----|------------|--------|----|---|-----|-----|-----|-----|-----|-----|----|-----|-------|---|---|---|
| • | ハ | " | | | ľ | _ | _ | J | _ | | `L ' | ンし | / I \ | ノハ | | | VI. | 7 I | \Box | | J | | , | יוע | ▮┕◢ | AI. | 111 | | , 6 | . L-/ | v | ┕ | u |

(If known)

☑ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| | |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 16 of 40

B6H (Official Form 6H) (12/07)

| In re: G | Sary V. Mondus, Jr. | | | Case No. | |
|----------|---------------------|--------|----|----------|------------|
| _ | | Debtor | ., | | (If known) |

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR | | | | |
|--|------------------------------|--|--|--|--|
| Kristin R. Mondus | Heron Harbor Association | | | | |
| 1378 Heron Drive | P.O. Box 510 | | | | |
| Antioch, IL 60002 | Antioch, IL 60062 | | | | |
| Kristin R. Mondus | Lake County Assessor | | | | |
| 1378 Heron Drive | 18 N. County St., 7th Fl. | | | | |
| Antioch, IL 60002 | Waukegan, IL 60085 | | | | |
| Kristin R. Mondus | Wells Fargo Home Mortgage | | | | |
| 1378 Heron Drive | P.O. Box 6429 | | | | |
| Antioch, IL 60002 | Carol Stream, IL 60197-6429 | | | | |
| Kristin R. Mondus 1378 Heron Drive Antioch, IL 60002 | | | | | |

| Case 09-45696 | Doc 1 | Filed 12/02/09 | Entered 12/02/09 11:06:01 | Desc Main |
|--------------------------------|-------|----------------|---------------------------|-----------|
| B6I (Official Form 6I) (12/07) | | Document | Page 17 of 40 | |

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|----------|------------|
| | Debtor | | (If known) |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: Divorced | DEPENDENTS OF | DEBTOR AND SF | OUSE | |
|--|--|---------------|--------------|----------|
| | RELATIONSHIP(S): | | _ | AGE(S): |
| | Son | | | 12 |
| | Daughter | | | 7 |
| Employment: | DEBTOR | | SPOUSE | |
| Occupation | Plumber | | | |
| Name of Employer | Premium Plumbing | | | |
| How long employed | 5 Months | | | |
| | 100 Meadow Lane Cary, IL | | | |
| INCOME: (Estimate of avera case filed) | age or projected monthly income at time | DE | BTOR | SPOUSE |
| Monthly gross wages, sala | ary, and commissions | \$ | 3,378.00 | \$ |
| (Prorate if not paid mon 2. Estimate monthly overtime | ıthly.) | \$ | | \$ |
| 3. SUBTOTAL | , | \$ | 3,378.00 | \$ |
| 4. LESS PAYROLL DEDUC | ETIONS | | | <u> </u> |
| a. Payroll taxes and so | cial security | \$ | | \$ |
| b. Insurance | | \$ | 0.00 | \$ |
| c. Union dues | | \$ | 0.00 | \$ |
| d. Other (Specify) | Child Support | \$ | 907.38 | \$ |
| 5. SUBTOTAL OF PAYRO | LL DEDUCTIONS | \$ | 1,627.20 | \$ |
| 6. TOTAL NET MONTHLY | TAKE HOME PAY | \$ | 1,750.80 | \$ |
| - | ration of business or profession or farm | • | 0.00 | Φ. |
| (Attach detailed statem | , | \$ | 0.00 0.00 | \$ |
| 8. Income from real property9. Interest and dividends | | \$ \$ | 0.00 | \$ \$ |
| | support payments payable to the debtor for the | Ψ | | Ψ |
| | dependents listed above. | \$ | 0.00 | \$ |
| 11. Social security or other g | overnment assistance | • | 0.00 | • |
| (Specify) | | \$ \$ | , | \$ |
| 12. Pension or retirement inc13. Other monthly income | come | Ψ | 0.00 | . |
| • | | | 0.00 | |
| , | | | | \$ |
| 14. SUBTOTAL OF LINES | 7 THROUGH 13 | \$ | 0.00 | \$ |
| 15. AVERAGE MONTHLY I | NCOME (Add amounts shown on lines 6 and 14) | \$ | 1,750.80 | \$ |
| 16. COMBINED AVERAGE totals from line 15) | MONTHLY INCOME: (Combine column | | \$ 1,750 | .80 |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

| | | | Debtor | , | (If known) | |
|---------|---------------------------------|-------|----------------|---------------------------|------------|--|
| In re | Gary V. Mondus, Jr. | | | Case No. | | |
| B6I (Of | ficial Form 6I) (12/07) - Cont. | | Document | Page 18 of 40 | | |
| | Case 09-45696 | Doc 1 | Filed 12/02/09 | Entered 12/02/09 11:06:01 | Desc Main | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

| NONE | | | |
|------|--|--|--|
| | | | |
| | | | |
| | | | |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 19 of 40

B6J (Official Form 6J) (12/07)

| In re Gary V. Mondus, Jr. | | Case No. | |
|---------------------------|--------|----------|------------|
| | Debtor | , | (If known) |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

| iffer from the deductions from income allowe | | | | | |
|--|------------------|-----------------------|------------------------------------|--------------------------|----------|
| Check this box if a joint petition is filed expenditures labeled "Spouse." | d and debtor's s | spouse maintains a s | separate household. Complete a | separate schedule of | |
| 1. Rent or home mortgage payment (include | lot rented for r | nobile home) | | \$ | 750.00 |
| a. Are real estate taxes included? | Yes | No | ✓ | | |
| b. Is property insurance included? | Yes | No | ✓ | | |
| 2. Utilities: a. Electricity and heating fuel | | <u> </u> | | \$ | 0.00 |
| b. Water and sewer | | | | \$ | 0.00 |
| c. Telephone | | | | \$ | 116.00 |
| d. Other | | | | \$ | 0.00 |
| 3. Home maintenance (repairs and upkeep) | | | | \$ | 0.00 |
| 4. Food | | | | \$ | 300.00 |
| 5. Clothing | | | | \$ | 50.00 |
| 6. Laundry and dry cleaning | | | | \$ | 20.00 |
| 7. Medical and dental expenses | | | | \$ | 10.00 |
| 8. Transportation (not including car payment | ts) | | | \$ | 300.00 |
| 9. Recreation, clubs and entertainment, new | spapers, maga | azines, etc. | | \$ | 80.00 |
| 10. Charitable contributions | | | | \$ | 15.00 |
| Insurance (not deducted from wages or i | included in hon | ne mortgage paymer | nts) | | |
| a. Homeowner's or renter's | | | | \$ | 0.00 |
| b. Life | | | | \$ | 23.00 |
| c. Health | | | | \$ | 0.00 |
| d. Auto | | | | \$ | 80.36 |
| e. Other | | | | | 0.00 |
| 12. Taxes (not deducted from wages or inclu | uded in home r | nortgage payments) | | | |
| (Specify) | | | | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12 | 2, and 13 cases | s, do not list paymen | ts to be included in the plan) | | |
| a. Auto | | | | \$ | 0.00 |
| b. Other Storage Rental | | | | \$ | 40.00 |
| 14. Alimony, maintenance, and support paid | I to others | | | \$ | 0.00 |
| 15. Payments for support of additional deper | ndents not livin | g at your home | | \$ | 0.00 |
| 16. Regular expenses from operation of bus | iness, professi | on, or farm (attach o | detailed statement) | \$ | 0.00 |
| 17. Other | | | | \$ | 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (To | otal lines 1-17. | Report also on Sum | mary of Schedules and. | | |
| if applicable, on the Statistical Summary of | | | | \$ | 1,784.36 |
| 19. Describe any increase or decrease in ex | xpenditures rea | sonably anticipated | to occur within the year following | the filing of this docur | ment: |
| 20. STATEMENT OF MONTHLY NET INC | COME | | | | |
| a. Average monthly income from Lir | ne 15 of Sched | ule I | | \$ | 1,750.80 |
| b. Average monthly expenses from | Line 18 above | | | \$ | 1,784.36 |
| c. Monthly net income (a. minus b.) | | | | \$ | -33.56 |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 20 of 40

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

| n re | Gary V. Mondus, Jr. | | Case No. | |
|------|---------------------|--------|----------|---|
| | | Debtor | Chapter | 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | An | nount |
|---|----|--------|
| Domestic Support Obligations (from Schedule E) | \$ | 907.38 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ | 0.00 |
| Student Loan Obligations (from Schedule F) | \$ | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E. | \$ | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ | 0.00 |
| TOTAL | \$ | 907.38 |

State the following:

| Average Income (from Schedule I, Line 16) | \$ 1,750.80 |
|--|----------------|
| Average Expenses (from Schedule J, Line 18) | \$ 1,784.36 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ 3,578.40 |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 21 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|-----------|--|
| | Debtor | Chapter 7 | |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|--------------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 907.38 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 23,729.11 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 23,729.11 |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 22 of 40

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|------------------|---|
| | Debtor | Chapter 7 | _ |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------|---------------|-------------|
| A - Real Property | YES | 1 | \$ 0.00 | | |
| B - Personal Property | YES | 2 | \$ 2,155.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 267,962.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$ 907.38 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 2 | | \$ 23,729.11 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | | \$ 1,750.80 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 1,784.36 |
| тот. | AL | 14 | \$ 2,155.00 | \$ 292,598.49 | |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 23 of 40

B6 Declaration (Official Form 6 - Declaration) (12/07)

| In re | Gary V. Mondus, Jr. | | Case No. | |
|-------|---------------------|--------|----------|------------|
| | | Debtor | | (If known) |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| | declare under penalty of perjury that I have read the foregoing sur and that they are true and correct to the best of my knowledge, | • | | 16 |
|-------|--|----------------|---------------------------|--------|
| Date: | 12/1/2009 | Signature: | s/ Gary V. Mondus, J | r. |
| | | _ | Gary V. Mondus, Jr. | - |
| | | | | Debtor |
| | | [If joint case | , both spouses must sign] | |

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 24 of 40

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

| | | Eastern Division | | |
|--------|---------------------|------------------|----------|------------|
| In re: | Gary V. Mondus, Jr. | | Case No. | |
| | | Debtor , | | (If known) |

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

74,951.00 2007 Employment

59,927.75 2008 Employment

33,780.00 2009 Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

1,533.00 2008 Unemployment

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL **OWING**

2

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER **Kristin Mondus**

NATURE OF PROCEEDING Divorce

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION Judgment

Circuit Court Cook County

Gary Mondus 07 D 2032

 $\mathbf{\Lambda}$

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED SEIZURE **PROPERTY**

Page 26 of 40 Document

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE, **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

Citizens Automobile Finance 02/05/2009 P.O. Box 42002 Providence, RI 02940

2003 Chevrolet Avalanche

\$12,000.00

3

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS DATE OF OF COURT AND VALUE OF OF CUSTODIAN **ORDER PROPERTY CASE TITLE & NUMBER**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART AND VALUE OF DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

4

Law Office of Gregory J. Martucci, PC 203 E. Irving Park Road

Roselle, IL 60172

OF PROPERTY 11/08 - 7/09 1,700.00 + Costs

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR DATE

Kristin Mondus 1378 Heron Drive Antioch, IL 60002

Ex-Wife

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

Real Estate Located at 1378 Heron Drive, Antioch, IL transferred to Ms. Mondus

per Marital Settlement \$0.00 - No Equity in House

Kristin Mondus 1378 Heron Drive

Antioch, IL 60002

Ex-Wife

12/01/2008

05/01/2009

12/01/2008

Trailer tansferred to Ms. **Mondus per Marital**

Settlement \$500.00

Kristin Mondus 1378 Heron Drive Antioch, IL 60002

Ex-Wife

Funds in AXA Equitable

Retirement Account

transferred to Ms. Mondus per

Marital Settlement

\$16,915.71

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

Page 28 of 40 Document

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Chase Bank** Antioch, IL

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

Checking Account

#5502 \$133.50 **AMOUNT AND** DATE OF SALE **OR CLOSING**

5

\$133.5 5/1/09

12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OR SURRENDER, OF THOSE WITH ACCESS OF OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

13. Setoffs

None $\mathbf{\Delta}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF**

14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

 \mathbf{Q}

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS DATES OF OCCUPANCY NAME USED

1378 Heron Drive Gary V. Mondus 3/04 - 8/07

Antioch, IL 60002

8/07 - 12/07 1045 Fulton Drive Gary V. Mondus

Streamwood, IL 60107

amont rago to re

6

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑**

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF BUSINESS

BEGINNING AND ENDING

7

DATES

None \square

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

19. Books, records and financial statements

None $\mathbf{\Delta}$

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None \mathbf{V}

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

NAME

ADDRESS

DATES SERVICES RENDERED

None $\mathbf{\Omega}$

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

<u>NAME</u>

ADDRESS

None $\mathbf{\Lambda}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None \square

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

basis)

None \square

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

> NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 31 of 40

21. Current Partners, Officers, Directors and Shareholders

None **☑** a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

8

None **☑** b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None
☑

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None **☑** b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None 🗹

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None
☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 32 of 40

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/1/2009 Signature of Debtor Gary V. Mondus, Jr.

Signature of Debtor Gary V. Mondus, Jr.

9

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 33 of 40

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

| In re | Gary V. Mondus, Jr. | Case No. | |
|-------|---------------------|----------|-----------|
| | Debtor | | Chapter 7 |

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

| Property No. 1 | 7 |
|---|--|
| Creditor's Name: | Describe Property Securing Debt: |
| Heron Harbor Association | Association Dues 1378 Heron Drive, Antioch, IL 60002 |
| Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained | |
| If retaining the property, I intend to (check at least one) Redeem the property Reaffirm the debt |) . |
| Other. Explain | (for example, avoid lien using 11 U.S.C. § 522(f)) |
| Property is <i>(check one)</i> : Claimed as exempt | ✓ Not claimed as exempt |
| Property No. 2 | 7 |
| Creditor's Name: | Describe Property Securing Debt: |
| Lake County Assessor | 2008 Taxes 1378 Heron Drive Antioch, IL 60002 |
| Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained | |
| If retaining the property, I intend to (check at least one) Redeem the property Reaffirm the debt |) : |
| _ | (for example, avoid lien using 11 U.S.C. § 522(f)) |
| | |
| Property is (check one): | |
| ☐ Claimed as exempt | ✓ Not claimed as exempt |

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 34 of 40

B 8 (Official Form 8) (12/08)

| Property No. 3 | | | |
|---|---------------------|---------------------------------------|--------------------------------|
| Creditor's Name: | | Describe Property | Securing Debt: |
| Wells Fargo Home Mortgage | | 1378 Heron Drive | |
| | | Antioch, IL 60002 | |
| Property will be (check one): | | | |
| | Retained | | |
| | | | |
| If retaining the property, I intend to (c | heck at least one): | | |
| Redeem the property | | | |
| Reaffirm the debt | | /for example, evoid | lion uning 11 LL C C & F22(f)) |
| Other. Explain | | (ioi example, avoid | nen using 11 0.3.C. § 522(1)) |
| Proporty is (chack anal) | | | |
| Property is <i>(check one)</i> : Claimed as exempt | | ✓ Not claimed as ex | empt |
| · | | | |
| | | • | |
| Property No. 4 | | | 1 |
| Creditor's Name: | | Describe Property Securing Debt: | |
| Wells Fargo Home Mortgage | | 1378 Heron Drive Antioch, IL 60002 | |
| | | Antioch, il 60002 | |
| Property will be (check one): | | | |
| Surrendered | Retained | | |
| | | | |
| If retaining the property, I intend to (c | heck at least one): | | |
| Redeem the property | | | |
| ☐ Reaffirm the debt | | (for example, avoid | lien using 11 U.S.C. § 522(f)) |
| Other. Explain | | (ioi example, avoid | nerrusing 11 0.3.0. § 322(1)) |
| Proporty is (chack analy | | | |
| Property is <i>(check one)</i> : Claimed as exempt | | ✓ Not claimed as ex- | empt |
| | | | |
| | | | |
| PART B – Personal property subject to | unexpired leases. | (All three columns of P | Part B must be completed for |
| each unexpired lease. Attach additional | pages if necessary | <i>(.)</i> | |
| | | | |
| Property No. 1 | | | |
| Lessor's Name: | Describe Lease | d Property: | Lease will be Assumed pursuant |
| None | | | to 11 U.S.C. § 365(p)(2): |
| | | | ☐ YES ☐ NO |

Document Page 35 of 40

B 8 (Official Form 8) (12/08)

O continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 12/1/2009

S/ Gary V. Mondus, Jr.

Gary V. Mondus, Jr. Signature of Debtor

Doc 1 Filed 12/02/09

Case 09-45696

Entered 12/02/09 11:06:01 Desc Main

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

| | | | Lastern | DIVISION | | |
|---------------------|--|--|-----------------------|---------------------------------|-----------------------|-----------|
| In re: | Gary V. Mondus, Jr. | | | | Case No. | |
| Debtor | | | Chapter 7 | | | |
| | DISCI | LOSURE O | | ENSATION OF A | TTORNEY | |
| and paid | suant to 11 U.S.C. § 329(a) and that compensation paid to me w to me, for services rendered or nection with the bankruptcy case. | ithin one year before to be rendered on b | e the filing of the p | petition in bankruptcy, or agre | ` ' | |
| | For legal services, I have agree | d to accept | | | \$ | 1,700.00 |
| | Prior to the filing of this stateme | nt I have received | | | \$ | 1,700.00 |
| | Balance Due | | | | \$ | 0.00 |
| 2. The | source of compensation paid to | me was: | | | | |
| | ✓ Debtor | | Other (specify) | | | |
| 3. The | source of compensation to be p | oaid to me is: | | | | |
| | □ Debtor | | Other (specify) | | | |
| 4 . ☑ | I have not agreed to share th of my law firm. | e above-disclosed o | ompensation with | any other person unless the | y are members and as | ssociates |
| | I have agreed to share the abmy law firm. A copy of the agattached. | | • | • | | es of |
| | turn for the above-disclosed fee luding: | e, I have agreed to re | ender legal service | e for all aspects of the bankru | iptcy case, | |
| a) | Analysis of the debtor's finan a petition in bankruptcy; | cial situation, and re | ndering advice to | the debtor in determining wh | ether to file | |
| b) | Preparation and filing of any | petition, schedules, | statement of affai | rs, and plan which may be re | quired; | |
| c) | Representation of the debtor | at the meeting of cr | editors and confire | mation hearing, and any adjo | urned hearings thereo | f; |
| d) | [Other provisions as needed] | | | | | |
| | None | | | | | |
| 6. By | agreement with the debtor(s) the | e above disclosed fe | e does not include | e the following services: | | |
| | Adversary Proceedings | 3 | | | | |
| | | | CERTIFI | CATION | | |
| | ertify that the foregoing is a comp sentation of the debtor(s) in this | • | | arrangement for payment to n | ne for | |
| Dated | i: <u>12/1/2009</u> | <u> </u> | | | | |
| | | | Gregory | y J. Martucci, Bar No. 6 | 185842 | |

Law Office of Gregory J. Martucci, P.C.

Attorney for Debtor(s)

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Form B 201A, Notice to Consumer Debtor(s)

Page 2

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 39 of 40

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re <u>Gary V. Mondus, Jr.</u> Debtor | Case No Chapter | | | |
|---|--|-----------|--|--|
| CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE | | | | |
| I, the debtor, affirm that I have received and | Certificate of the Debtor read this notice, as required by § 342(b) of the Bankruptcy Co | ode. | | |
| Gary V. Mondus, Jr. | Xs/ Gary V. Mondus, Jr. | 12/1/2009 | | |
| Printed Name of Debtor | Gary V. Mondus, Jr. Signature of Debtor | Date | | |
| Case No. (if known) | <u> </u> | | | |
| | | | | |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 09-45696 Doc 1 Filed 12/02/09 Entered 12/02/09 11:06:01 Desc Main Document Page 40 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re | Gary V. Mondus, Jr. | Case No. |
|-------|---------------------|----------|
| | | |

STATEMENT OF MONTHLY NET INCOME

Chapter

7

The undersigned certifies the following is the debtor's monthly income .

Debtor.

| Income: | Debtor |
|--|---------------------|
| Six months ago | \$ <u>11,630.00</u> |
| Five months ago | \$ 2,218.00 |
| Four months ago | \$2,155.00 |
| Three months ago | \$2,451.00 |
| Two months ago | \$ <u>1,901.00</u> |
| Last month | \$ <u>1,481.89</u> |
| Income from other sources | \$0.00 |
| Total net income for six months preceding filing | \$ 21,836.89 |
| Average Monthly Net Income | \$ 3,639.48 |

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

| Dated: | 12/1/2009 | |
|--------|-----------|------------------------|
| | | s/ Gary V. Mondus, Jr. |
| | | Gary V. Mondus, Jr. |
| | | Debtor |